



Arizona Attorney General

Terry Goddard

Educating • Protecting • Empowering

Arizona Consumers

Protect Yourself Against Identity Theft



**Arizona
Attorney General's
Office**

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Phoenix, Arizona 85007
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Outside the Phoenix
or Tucson metro area
800.352.8431

www.azag.gov

“The grief of losing my husband became unbelievable agony and misery when an identity thief stole my husband’s identity after his death.”

Cheryl, Phoenix, Arizona

Message from Attorney General Terry Goddard



October 2005

Our State has had the highest rate of identity theft in the nation. The Arizona Attorney General’s Office is committed to reducing this crime, and prevention is one of the best ways to combat identity thieves.

This brochure will help you understand what identity theft is, how it happens, how to protect yourself, and what steps you can take if your identity is stolen.

Please take a few minutes to read this valuable information and help put an end to this crime.

A handwritten signature in black ink that reads "Terry Goddard".

Terry Goddard
Arizona Attorney General

“I had just dropped by my house and left my purse in my car for just a few moments while I ran in. I couldn’t believe someone would come into my own garage and steal my purse while I was right there inside my home!”

Patricia, Glendale, Arizona

What Is Identity Theft?

Identity theft is when someone takes, uses, sells or transfers the “personal identifying information” of someone else without that person’s approval, with the intent to use the information for an unlawful purpose.

Identity theft is a class 4 felony.

Identity thieves use the information to:

- ▶ Call your credit card issuer and, pretending to be you, ask to change the mailing address on the credit card account. Since the bills are going to the new address, it may take some time before you realize there is a problem.
- ▶ Open a new credit card account using your name, date of birth and social security number. When they use the credit card and do not pay the bills, the delinquent account is put on your credit report.
- ▶ Establish phone or wireless service in your name.
- ▶ Open a bank account in your name and write bad checks on that account.
- ▶ File for bankruptcy under your name to avoid paying debts they have incurred under your name, or to avoid eviction.
- ▶ Counterfeit checks or debit cards and drain your bank account.
- ▶ Buy cars by taking out auto loans in your name.
- ▶ Give your name to the police during an arrest. If they are released from police custody, and they do not show up for their court date, an arrest warrant is issued in your name.
- ▶ Use your social security number to obtain employment.

Tips To Protect Your Identity

- ▶ Review your bank and credit card statements monthly.
- ▶ Remove your social security number from your driver's license.
- ▶ Keep credit card account information in a safe place.
- ▶ Never give bank or credit card account information over the phone unless you initiated the call and know the business.
- ▶ Order a copy of your credit report at least annually and check it carefully (www.annualcreditreport.com).
- ▶ Keep your wallet or purse in a secure place at all times.
- ▶ When ordering by phone or on-line, use a credit card rather than a debit card.
- ▶ Always take your credit card receipts.
- ▶ Cancel credit cards that you don't use.
- ▶ Install a locked mailbox at your home or use a post office box.
- ▶ Use a secure mailbox when mailing bills or checks.
- ▶ Shred anything with personal identifying information before discarding.
- ▶ Store PIN numbers and credit/debit cards in separate safe places.
- ▶ Delete all personal information from your computer before disposing of it.
- ▶ Remove your name from mailing lists generated by telemarketers.
- ▶ Minimize the number of credit cards you carry.
- ▶ Don't carry your social security card with you.
- ▶ Never use your social security card for identification.

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What Is "Personal Identifying Information"?

- ▶ name
- ▶ address
- ▶ date of birth
- ▶ passwords
- ▶ pin numbers
- ▶ account numbers
- ▶ telephone numbers
- ▶ e-mail address and screen name
- ▶ social security number
- ▶ driver's license number

How Do Thieves Get Your Personal Identifying Information?

- ▶ steal your wallet or purse
- ▶ steal personal information from your home
- ▶ steal credit or debit card numbers as the card is being processed
- ▶ steal mail from your mailbox
- ▶ go through your trash
- ▶ pretend to be your landlord or employer to get your credit reports or personnel records
- ▶ divert your mail by using a change of address form

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What Are The Most Common Kinds Of Identity Fraud?

- ▶ credit card fraud
- ▶ phone and utility fraud
- ▶ bank fraud
- ▶ employment-related fraud
- ▶ government document or benefit fraud
- ▶ loan fraud

What To Do If You're A Victim Of Identity Theft

If you think someone has stolen your identity, act fast:

1. Place a fraud alert on your credit reports and carefully review your credit reports.
2. Close any accounts that have been tampered with or opened fraudulently.
3. Keep a log of who you speak to and when about your accounts. Send a followup letter for all phone calls and send all letters by certified mail. Keep copies of all letters and documents.
4. File a report with local law enforcement.
5. File a complaint with the Federal Trade Commission.
6. Use an ID theft affidavit when disputing new unauthorized accounts.

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Chart Your Course of Action				
Use this form to record the steps you have taken to report the fraudulent use of your identity. Keep this list in a safe place for reference.				
Credit Bureaus - Report Fraud				
Bureau	Phone #	Date Contacted	Contact Person	Comments
Equifax	1-800-525-6285			
Experian	1-888-397-3742			
TransUnion	1-800-680-7289			
Banks, Credit Card Issuers & Other Creditors (Contact each creditor promptly to protect your legal rights)				
Creditor	Address/Phone	Date Contacted	Contact Person	Comments
Law Enforcement Authorities - Report Identity Theft				
Agency/Department	Phone #	Date Contacted	Contact Person	Report Number
Fed. Trade Comm.	1-877-IDTHEFT			

Copies of the Chart Your Course of Action Form and Identity Theft Affidavit are available from the Arizona Attorney General's Office or Web site (azag.gov).

Arizona Agencies

Office of Arizona Attorney General Terry Goddard – azag.gov

1275 West Washington Street, Phoenix, Arizona 85007
602.542.5763 / Outside the Phoenix Metro Area 800.352.8431

400 West Congress, Suite 315, Tucson, Arizona 85701
520.628.6504 / Outside the Tucson Metro Area 800.352.8431

Arizona Motor Vehicle Department – www.dot.state.az.us
800.251.5866

To remove your social security number from your driver's license or to order a duplicate driver's license – www.servicearizona.com

Credit Reports

You are eligible to receive a free credit report from each of the three credit reporting bureaus every year. We recommend that you order one report from one of the bureaus every four months. This will allow you to check your credit report three times a year for free.

To order your free credit report, call 877.322.8228, request it at the central Web site established by the three credit bureaus, www.annualcreditreport.com, or complete the Annual Credit Report Request Form and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The request form is available on the FTC Web site at www.ftc.gov/credit/.

To remove your name from credit bureau mailing lists, call 888.567.8688.

Telemarketing

To remove your name and home address from national telemarketing mailing and phone lists, visit the consumer page at:

www.the-dma.org

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WHERE TO GO FOR INFORMATION (continued)

Federal Agencies

Federal Trade Commission – www.ftc.gov

Identity Theft Clearinghouse

600 Pennsylvania Avenue, NW, Washington, DC 20580

ID Theft Hotline 877.438.4338

U.S. Passport Agency – www.travel.state.gov

1111 19th Street, NW, Washington, DC 20522-1705

202.647.0518

U.S. Federal Bureau of Investigations (FBI)

935 Pennsylvania Avenue, NW, Washington, DC 20535-0001

202.324.3000 (false civil and criminal judgments)

U.S. Postal Inspection Service – www.usps.com

Operations Support Group

222 S. Riverside Plaza, Suite 1250, Chicago, IL 60606-6100

800.372.9347

Internal Revenue Service – www.irs.gov

800.829.0433

Social Security Administration/OIG Hotline – www.ssa.gov

P.O. Box 17768, Baltimore, MD 21235

800.269.0271 / E-mail: oig.hotline@ssa.gov

Download Personal Earning and Benefit Estimate Statement online.

Stolen Checks

Certegy Check Services 800.437.5120

Checkrite 800.766.2748

Chexsystems 800.428.9623

Scan 800.262.7771

Telecheck 800.710.9898

“Identity theft is a crime of convenience. Let’s make it inconvenient for identity thieves.”

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